

EXHIBIT 7

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Jane Ruby: "If we are not able to ask skeptical questions to interrogate those who tell us that something is true, to be skeptical of those in authority, then we are up for grabs for the next charlatan, political or religious, whoever comes ambling along. It wasn't enough," Thomas Jefferson said, "to enshrine some rights in the Constitution, or a Bill of Rights. The people had to be educated and they had to practice their skepticism otherwise we don't run the government, the government runs us." Those wise words belong to Carl Sagen, and tonight we're going to hear the truth in numbers that our government turned on us, they created a plan to murder us and they are executing on that plan. This is the Dr Jane Ruby Show, and you're about to enter truth in medicine.

Welcome to the Dr Jane Ruby Show on this Friday, January 6th 2023. Well, I can tell that you've noticed around me is an incredible, beautiful, new set. It's g-, it's gorgeous, it speaks of things to come this year, and I'm really, really thankful to my production team and I wanna give them a shout-out, they did a beautiful job. Well, it's amazing how fast this week has flown by, this first week of the new year. And the first thing I'd like to address is to remember the January 6th prisoners in our own country who were exercising their first amendment rights on January 6th 2020. They still remain in a DC jail without any due process, let's remember to pray for them today and every day. And the reason this is important is because it could have happened to anyone of us, in addition to that, anybody who thinks that Fox News isn't on the side of the enemy isn't really paying attention. Listen to this short clip from just yesterday where the main host of Fox News called anyone who disagreed with voting for Kevin McCarthy for Speaker of the House an insurrectionist, and then they damped it down to a saboteur. Take a listen.

Speaker 2: ... they could discuss ways to get around this and try to come together today at, at noon.

Speaker 3: Right. But here's the thing, if you pick Jim... Just how insincere the insurrectionists are I- might,... I probably shouldn't use that word. The people that don't wanna vote for Kevin McCarthy-

Speaker 4: They would disagree with that word.

Speaker 2: Saboteurs.

Speaker 3: Saboteurs.

Speaker 4: Saboteurs.

Speaker 3: So we... This... So-

Jane Ruby: Unbelievable, isn't it? Five years ago I wrote an article that Fox News was not conservative and I was right on the money. They showed themselves every day. Well, tonight we're closing with an incredible show, I'm very pleased and proud

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to be bringing you a special interview that I know will be a great discussion with former Wall Street expert, Edward Dowd, who for months now has been appearing on numerous shows and podcasts in both mainstream and independent media ringing the bell around the undeniable numbers of young, healthy people suddenly dropping dead in a small amount of time that happens to match up with the roll-out of the C-19 bioweapon shots. I could do a week of shows with Mr Dowd because he's been working on these numbers and revealing that not only did a major event occur but there's no other explanation except for that this major event was the roll-out of these poisonous shots. In fact, he'll explain to you how most of those at risk from dying from the shots were actually corporate employed. Why? Because they had no choice. And there's so much more to his work and his findings.

Before we get to this incredible discussion tonight, I want to acknowledge one of my major sponsors, Goldco. It's very timely with this interview with a former Wall Street financial expert who's warned us that the Federal Reserve is about to implode, the economy is going to go into an unhinged tailspin and God only knows what's gonna happen to your investments in the digital world. The last time the economy collapsed and inflation ran through the roof, the value of gold shot up 1,300% and silver skyrocketed over 800%. And if Mr Dowd is right, we could see all of this happening again. That's why I want you to call Goldco at 855-791-2619, because when you do you'll not only get a chance to protect your retirement savings with gold and silver, but you can actually get \$10,000 in free silver just for doing it. Look, this is a rare opportunity, so don't miss what could be your best chance to protect your retirement savings. Call my friends at Goldco at 855-791-2619 and learn more about who you can protect your savings. That's 855-791-2619. When I return, the undeniable truth, truth in numbers with Edward Dowd.

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Mike Lindell:

Hello, I'm Mike Lindell and in light of recent events, your continued support means everything to myself and my employees. To thank you we're having the biggest sale ever on all MyPillow bedding. Get MyPillow bedsheets for as low as 29.98, a set of pillow cases for only 9.98. In this economy instead of buying a new bed, rejuvenate your bed with a MyPillow mattress topper for as low as 99.99. We also have blankets in a variety of sizes, colors and styles like plush, waffle or gossamer for as low as 29.98. We even have pet blankets from small size to the ones for your car. Get huge discounts on duvets, quilts, down comforters and so much more. So go to mypillow.com or call that number on your screen, use your promo code and you'll get huge discounts on all MyPillow bedding including MyPillow bedsheets for as low as 29.98. Get all your shopping [inaudible 00:09:50] quantities last. Please order now.

Jane Ruby:

Well, death and destruction from these bioweapon shots can be gaslighted and attempts and obfuscation are rampant. But there's one thing that people cannot deny: excess mortality. Edward Dowd is a, currently a founding partner of Phinance Technologies, a global macro alternative investment firm. He's the author of the new book, Cause Unknown, The Epidemic of Sudden Deaths in 2021 and 2022, released just two months ago. He's a former Wall Street analyst, most notably at BlackRock, he's a portfolio manager where he grew an equity portfolio into \$14 billion. But he's mostly known now for bringing forward the undeniable statistics of off the chart numbers of sudden deaths, especially in young athletes, healthy teenagers, and young adults in general, the healthiest among us. There's no speculation, there's no guess work, and no spinning stories, just the truth in numbers. And I'm really pleased to welcome Edward Dowd to the show today. Edward, thank you so much for being with me.

Edward Dowd:

[inaudible 00:11:03].

Jane Ruby:

Yeah, I've, I've been watching your work and fascinated for over, I mean, a year, a year and a half at least now, and I've always said to myself, "Wow, it's, it's those, it's those all-cause mortality..." Used to work for the New York Life Insurance Company when I was in my 20s, so I appreciated all that actuarial, uh, information. I wanted to start out just by asking you kind of a philosophical question. You know, what is this? Is it, is it pharma? Is it DOD? The lockstep nature of this operation in the last two years y... I just wanted to know what your kinda gut feeling was on that? Who- who's controlling this whole operation?

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Edward Dowd: So in my book we avoid the who and the why, we just wanna say it is and it's happening. But obviously I have opinions, and ideas, and speculations, so what I'm about to tell you is purely my speculation and my opinion.

Jane Ruby: Fair enough.

Edward Dowd: Um... I, I, I believe that COVID, whether it was created or accidental is being used as an excuse to usher in, uh, a global financial reset. The Fed used it as an excuse to print unprecedented amounts of money. Um... We were careening into a global economic downturn in 2019, there was a repo crisis in the fall of 2019. Repo was overnight funding rights-

Jane Ruby: Mm.

Edward Dowd: ... and there was, uh, slowing economic growth. So COVID came along at the right time and gave the governments around the globe an opportunity to print money well above and beyond what would be considered normal, but in the midst of a crisis people accepted it and then they spent like drunken sailors across the globe and it kicked the can down another two years down the road. And it's my belief, I have no proof of this, that, uh, COVID is used as an excuse globally to bring in a control system to prevent riots, gatherings, uh, introduce, uh, compliance that eventually leads to a, w- what you saw, vaccine passports which eventually leads to Central Bank Digital Currencies. Um... China right now is using zero COVID policies as a way to squash, uh, employment riots, food riots... That's not being reported but that's what they're doing. It's, it's an excuse, it's a cover. They hit a demographic wall in 2020 coincidentally like Japan did in the late '80s. And when you hit a demographic wall and your population starts to decline it's a, it's, it's a bad, uh, uh, ominous sign for your economic growth. And in fact, China's growth rate going forward is gonna drop from, uh, double digits to low single digits and that's devastating for them power-wise.

So this is-

Jane Ruby: Right.

Edward Dowd: ... my humble opinion, uh, uh, uh, greed, power, uh, and, uh, corruption writ large, globally.

Jane Ruby: It's, it's just so perfectly in lockstep. I remember in March of 2020 watching this... Um... I spent 20 years in the firm industry, I'm a medical professional and thought, "How is this happening so perfectly? How is it, how is it every banning, you know, these drugs? And how, how is everything, every, every governor, every industry, every, uh, every government, how do they get it to..." It's like the fire ants, they just bit all at once and they were able to, to accomplish this. So I, I appreciate you can't get to the how and why but it sure is something, you know, of great concern that they were able to do it in such lockstep because if

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they do it continually or the next time, uh, it's just a-... Wanna know how they're, how they're gonna go about doing that again, um, so perfectly. Nobody resisted, uh, in terms of all those entities, airlines, things like that. Any, any last thoughts on that before we get to the numbers?

Edward Dowd: Yeah. So the bottom line, what you said is very telling. When was the last time you saw the global governments of the world cooperate in unison?

Jane Ruby: Mm.

Edward Dowd: I haven't seen it in my lifetime. Historically we've never seen it. And I think it's due to a sovereign, uh, debt bubble that, uh, has been blowing since the Great Financial Crisis. We never really fixed that problem. The fraud from all the banks, the real estate fraud went under the balance sheets of the, of the central banks across the world when they bailed out the banks. So metaphysically speaking, the fraud hasn't disappeared, it's just grown bigger and they solved the debt problem in t-, 2008, 2009 with more debt.

Jane Ruby: Mm-hmm.

Edward Dowd: So the chickens are coming home to roost, there's a new monetary system coming and, uh, this is an excuse and cover in my humble opinion.

Jane Ruby: It's, it's absolutely insane. So I wanna get to the numbers. Let's start with, uh, the death. The, um, excess mortality, the all-cause mortality... Uh... You've got some stunning statistics, you... Uh... Thank you so much for bringing some of the great visuals, if you want to just reference them with the titles that you used, uh, my, my producers will, will be able to, uh, you know, show them on the screen for everyone.

Edward Dowd: Uh... I can't remember what I sent you unfortunately.

Jane Ruby: Oh. Okay, I'll help. Yeah, I'll help. Um... One was on Denmark, Denmark's numbers. And that's a really valuable-

Edward Dowd: Okay. Let's-

Jane Ruby: ... example.

Edward Dowd: ... let's talk about Denmark. Absolutely.

Jane Ruby: Sure.

Edward Dowd: So De- Denmark... Um... Recently, uh, uh... I used the word ban, people get upset about that, but they effectively banned the vaccine under 50. They no longer offer to those under 50. And the reason they-

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Jane Ruby: Mm.

Edward Dowd: Did that is primarily... If you look at their excess mortality, uh, across all age cohorts, it's been up e- every year since 2020. So 2021 excess mortality is over-

Jane Ruby: Mm-hmm.

Edward Dowd: ... '20, 2022 is over 2021 across all age cohorts. So what was going on in Denmark was, um, obviously very concerning to the Denmark officials, so they, uh... I, I c-... It's effectively banned, uh, and they said, "People under 50 we'd rather see you get COVID than the vaccine," which, you know, I don't care what they say, that's Orwellian speak for, "Your chances of surviving are better with COVID than the vaccine."

Jane Ruby: Right. Of course.

Edward Dowd: Interesting.

Jane Ruby: Yeah. Of course. Um...

Edward Dowd: So-

Jane Ruby: Yeah.

Edward Dowd: Go ahead.

Jane Ruby: I was gonna say, um, so they, they... Because they did that, then they were able to show numbers of excess death, right, relative to when they gave the shots versus after they s-, banned it, correct?

Edward Dowd: Uh... Th- they banned it in September, so there's no data yet-

Jane Ruby: Okay.

Edward Dowd: ... uh, suggesting all-cause mortalities coming down. But you don't have to be a rocket scientist to understand that Denmark is a small country, they have one of the highest vaccination rates and their health outcomes are some of the worst. And their correlation to, um, vaccination rate and excess mortality is pretty high. We're doing some correlation studies we haven't put out yet but, uh, again, you know, people say correlation is not causation but at this point we're seeing lots of this all over the map.

Jane Ruby: Yeah. And your new hedge fund company Phinance, uh, with a P-H, Phinance Technology is really focused on developing this kind of data and these numbers for the world to seek, correct?

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Edward Dowd: Correct. So we put all the data online, it's called the Humanity Project, it's at our website phinancetechnologies.com, spelled P-H-I-N-A-N-C-E Technologies.

Jane Ruby: Right. We'll list that.

Edward Dowd: We offer to the world because we want this vaccination program to end. We believe... Our thesis is it's the vaccines.

Jane Ruby: Of course.

Edward Dowd: Um... Peop- people can argue with us but we put the data out, my two partners are both PhD physicists, we wrote methodology papers on how to calculate the baseline which is some arguments about we have three different methodologies, they all give the saw answer. But the bottom line is this, the data is free, open to the world and so we want this to end but i- if it's not gonna end, there's gonna be grave economic implications and we're gonna do what, what investors do, we're gonna raise capital, start a hedge fund, and bet, uh, how we see global growth rates go and which will be affected by the vaccine damage and injuries. We're not-

Jane Ruby: Yeah.

Edward Dowd: ... directly investing in companies, it's all stock and disease cross the globe and bond and disease and commodity. So we're not morbidly taking bets against companies which, you know, I can understand there might be some ethical concerns but we are predicting the growth rate of the global economy is gonna be bad for years to come.

Jane Ruby: Yes.

Edward Dowd: We're gonna be the f-, at the forefront of developing vaccine damage data-

Jane Ruby: Mm.

Edward Dowd: ... we're in the process of linking the Pfizer study to, uh, what we're seeing in the real world and we think there's going to be a correlation there.

Jane Ruby: It's amazing to me how these pharma companies and of course being in the industry for 20 years on the medical research and regulatory side I was, I knew something was seriously wring because the FDA appears to, to have been, to collapsed and they've violated their own regulations. But I wanna get to, you know, a lot of the meat in the book, right, and, and before we get to the disability numbers, you've talked about the, the excess mortality, which to me is fascinating. You can't argue that away. You, uh... I think the most common term after, you know, people dropping dead is baffled. You know., doctors are baffled, they just, they just won't, uh, ad- admit it. But in 2020, slightly higher all-cause mortality than normal, but then, uh, reportedly 2021 there was a 40%, if

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I'm... You know, you, you take the reins from here, but 40% excess mortality, especially in the healthy working... You make a really interesting point about the employed were in more danger. Talk about that a little bit.

Edward Dowd: Sure. So, uh, the bottom line is this, and I'm, a-... We... My partner, Josh Stirling, and I figured this out in March using CDC data, but let's forget th-, our analysis of the CDC data, let's focus on the Society of Actuaries which put out a report in August of this year that's in my book. The bottom line is this, the life insurance, uh, cohort companies are seeing-

Jane Ruby: Mm.

Edward Dowd: ... huge ramp up in excess claims in the second half of '21 and continuing to '22. They did not see this in 2020. There was a makeshift of the excess mortality for mostly old people in 2020 to younger age cohorts across the board and across the globe actually, that's what the Humanity Project proves.

Jane Ruby: I see.

Edward Dowd: And I want to just describe what group life insurance is, it's basically a freebie benefit you get when you sign your Fortune 500 company or mid-size company. I've done this many times, you walk into the HR department or they come to you, you sign-

Jane Ruby: Yeah.

Edward Dowd: ... your healthcare benefit form, you pick a plan and then there's something called group life and disability where all you do is sign your name and you name a beneficiary and if you're married it's your spouse, if you're not maybe it's your parents. And usually the benefit if you die is one to two times your base salary, okay? This is kind of a joke, i-, when you're in your 20s, 30s, 40s and even 50s, you just don't think you're gonna collect 'cause to collect you have to be employed and just die-

Jane Ruby: Right (laughs).

Edward Dowd: ... gruesome and horrendous accident or something like that. So, um, thi- this is great business for the, uh, insurance companies. So they actually did a study on how great a business this was in 2016 and they found that the group life, uh, policy holders across the industry, um, die a- at a, uh, a rate of the third data of the general population in any given year, so they're much healthier. Why is that? Well, they're employed, they're able to show up to work... Again, you don't get this death claim unless you're actually physically employed at work.

Jane Ruby: Mm.

Edward Dowd: If you quit or get fired, you do not get this benefit.

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Jane Ruby: Right.

Edward Dowd: Uh... So that's number one. You're actually able to get to work, you are typically speaking offered the best healthcare and secondly you're, you're some of the most highly educated people in the country. So n- n-... This group is generally healthier than the US population in all.

Jane Ruby: Right.

Edward Dowd: But in 2021 that flipped. Uh... The US... The Society of Actuaries in 2021 reported 40% excess claims, or let's call them excess deaths, above, uh, their normal experience in 2021. The general US population experienced 32% in 2021, so that's eight point difference. That prior healthy group is now doing worse in the general US population. Um... And particularly in the third quarter of 2021, when you look at the millennials ages 25 to 44-

Jane Ruby: Right.

Edward Dowd: ... what you see is, uh, uh, you saw it was running around 30 to 35% then it spiked up to 84% in the third quarter primarily because I believe of vaccines and mandates. So that pulled forward a lot of people.

Jane Ruby: Sure.

Edward Dowd: And that a-, that age group should not be experiencing a new high in excess mortality into the third quarter of what is, you know, year two of a pandemic with th- the, uh, the, uh, the virus getting less virulent and quote/unquote "miracle vaccine." So it made no sense.

Jane Ruby: Right.

Edward Dowd: So, uh, we're speculating that it's the vaccines, if anybody has a better excuse, love to hear it but I haven't heard one yet.

Jane Ruby: Yeah.

Edward Dowd: So that's-

Jane Ruby: I'd love to hear it too. Yep. That-

Edward Dowd: That's, that's-

Jane Ruby: ... makes a lot of sense.

Edward Dowd: So, so my conclusion in, in the book and I've been saying to Senator Ron Johnson and anybody who'll listen is, it's been detrimental to your health to be

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employed in 2021 and 2022. And if you look at the disability data it even shouts louder than the excess mortality-

Jane Ruby: Yeah, let's go there.

Edward Dowd: ... [inaudible 00:24:09]. Yeah.

Jane Ruby: Yeah, let's get into that. Um... And, and I also wanna make sure that we talk about children as the smoking gun that you talk about-

Edward Dowd: Sure.

Jane Ruby: ... in the book. I thought that was fascinating and I think people need to really hear what that's about. So you're moving-

Edward Dowd: Absolutely.

Jane Ruby: ... into the disability. Sure.

Edward Dowd: The disability. So today we're breaking news. Uh... The US disability number for December came out that's calculated by the US Bureau of Labor Statistics which also does the employment number. So you got your employment number today, nonfarm payroll, yada yada, but they also do this as statistic which really people aren't talking about. It r.... An uptick from November by about a 100,000 over a little over a 100,000. The high was in September, uh, at 33.2 million, it's running at, uh, 32.9n million right now. So-

Jane Ruby: Oh my gosh.

Edward Dowd: ... it came down in, uh, October and November but it's going back up. More importantly the trend is still intact, hasn't been broken, and what's been concerning is the slope of this trend started picking up be- between February and May of 2021. On Wall Street we calculated three standard deviation rate of change event which as you know happens .03% of the time. So we've added about 3.2 million Americans to the disability roles, um, and when we break down the numbers even further it's stark. So of, uh, the employee population which is about a 100 million in the country, people with jobs, uh, at the moment, their disability rate increased 26% as of November. We haven't-

Jane Ruby: Oh my gosh.

Edward Dowd: ... done the s-, the December numbers in yet, but 26%.

Jane Ruby: Yeah.

Edward Dowd: The general US population was 11%, again, why are employed people getting disabled more than, uh, the, uh, generally less healthier, older and younger pop-

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... Well, the younger healthier but the older folks are. So this, there's something going on. Then when we look at the non emp-, uh, labor force. Those are the people who were willing or able to work that left the labor force primarily we think due to quitting because they didn't wanna take the vaccine-

Jane Ruby: Mm.

Edward Dowd: ... if it was mandated and/or fired because they didn't take it. Their disability rate increase since February of 2021 into November of '22 is only 4%.

Jane Ruby: Interesting.

Edward Dowd: So-

Jane Ruby: Yeah. Mm-hmm.

Edward Dowd: ... so, so... And then if you break it down by sex it's even worse. Uh... Women who are experiencing 36% an increase in their disability rate, men 19. So whatever's going on is affecting women more. So if I'm... I- if you're a woman's group, uh, you should probably take note, this is, this is something that should be focused on. Why are women getting hurt more? I think I, I, I know why but-

Jane Ruby: What's your guess?

Edward Dowd: ... I'm not a doctor.

Jane Ruby: Right. I understand. It's a guess and it's a theory. But what, what's your speculation on that?

Edward Dowd: Well, uh, rep-, early reports on this is affecting menstrual cycles-

Jane Ruby: Mm-hmm.

Edward Dowd: ... and, and, and what not. So I think women unfortunately, uh, you b-, you being known as the holder of the baby in our race are m-, are more adversely affected, uh, due to, due to the make-up of the female body and I, I, a... It's horrific and by the way, this also tracks with what Dr Naomi Wolf found on The Daily Clout when she examined Pfizer trials.

Jane Ruby: Mm-hmm.

Edward Dowd: Women's adverse events will weigh higher than men's.

Jane Ruby: Mm.

Edward Dowd: So that's just a fact.

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Jane Ruby: Good, good, co-... Yeah, good correlation there. She's done some amazing work. Um... And I wanted to tie this together for people, uh, because you, you recently spoke about, uh, how these numbers of people dying and becoming disabled i-, especially in the workforce, uh, how that relates to the shrinking supply chains. I mean, I want people to figure out, "Hey, this is not just about some other people who lost their job and died 'cause they took the shots," this is why everyone is warning prep, prepare, uh, be aware that you're, you might s-... The grocery store might seem great right now but things are, are gonna change and people don't h-, a-... They have a hard time understanding how to connect all of this to the shrinking supply chains that are coming from these people being out of the workforce and other reasons. So share a little about that. That's fascinating.

Edward Dowd: Sure. So my whole career what I do is I project forward and I figure out daisy chain effects. So let me just give you some numbers. Um... Of the 3.2 million that have been disabled since February of 2021, newly disabled, uh, 1.7 million a-, of them are the employed. So, uh, you know, more than half of the newly disabled that are employed, okay? That's the number. Um... And again, think about what that means. That's about two million people that disappear from a 100 million workforce and that, and they're not reported in the employment numbers because once you leave the, uh... Once you're disabled you're not counted. So there's a, there's definitely a labor shortage going and, and it's gonna continue unfortunately. And when you think about labor shortages and just-in-time inventory methods produced globally across the world there's gonna be shortages of everything, goods, services. It's gonna-

Jane Ruby: Yes.

Edward Dowd: ... be glacial, it's gonna be glacial. And so that's why, you know, we're forming a hedge fund because we see these trends and we're gonna try to protect the investors' money and invest appropriately. And so this is something that's not being talked about. I have said to Senator Ron Johnson and I'm saying today on Twitter, uh, with the new data that-

Jane Ruby: Mm.

Edward Dowd: ... it's a National Security concern regardless of what the reason is. You don't have to believe me but the fact we're not talking about this is insane. Absolutely insane. Uh... The trend is up into the right, it looks like a g-, it looks like a break-up. If, if you, if you thought of it as a stock chart, looks like a growth stock that broke out of a base and it's going up into the right. That's not something you wanna see in this country and it seems to be affecting the most, uh, able-bodied amongst us, the employed, the first responders and the military.

Jane Ruby: Absolutely. And I wanna ask you a little bit about, you know, your perspective on the military but we're gonna take a short break and I wanna ask you to stay

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with us Mr Dowd and we'll be back to continue this incredible discussion in just a few minutes.

Mike Lindell:

Hello, I'm Mike Lindell but my employees and I wanna thank each and every one of you for your continued support. With everything going on right now, your rest is so important, that's why we're having the biggest MyPillow sale ever. Not only are my bed pillows as low as 19.98, but you can get the best body pillows ever, regular 89.98, now only 29.98. Take your rest on-the-go with our Roll and GoAnywhere MyPillows for only 14.98. And we have our new couch and accent pillows, they aren't just for looks, they are MyPillow's patent and adjustable fill that gives you that amazing MyPillow comfort. In this economy you get the best gifts ever for the best prices ever. So go to [mypillow.com](#) or call the number on your screen, use your promo code and you get deep discounts on body, couch, bolster pillows and so much more including my original bed pillows for as low as 19.98. Please order now while quantities last.

Jane Ruby:

Well, the show if brought to you by Danette May and Mindful Health LLC featuring Danette May's top super food product from her Earth Echo Food line Cacao Bliss. Nothing feels better than being able to enjoy rich, smooth, creamy chocolate and knowing you're doing something good for your body. They start with 100% organic cacao beans that are naturally kissed by the sun, maintaining its miraculous health benefits. Then they blend it with turmeric, MCT oil, coconut, Himalayan sea salt, cinnamon and black pepper for the perfect blend to make you feel the best you have ever felt. Fall in love with the truly decadent healthy, guilt-free chocolate removing your cravings, facilitating weight-loss, boosting your energy and reducing inflammation with one simple drink. It's friendly to paleo, gluten-free, keto, vegan, and vegetarian diets. They're offering up to 15% off when you use the promo code RUBY. Go to [earthechofoods.com](#) and use the discount code, RUBY for your 15% off.

Welcome back and we're in a very interesting conversation with financial analyst and expect Edward Dowd, so let's, let's bring him back in. Edward, wha-, when we left I was thinking to myself, uh, when we, when we broke, uh, on the first segment, having worked, as I said, before in the insurance industry, I was very sensitive to these companies' sensitivity around paying big death benefit. And I know you've talked about Lincoln Financial, they have some incredible numbers. Are these companies noticing it and maybe talk about that as an example.

Edward Dowd:

Sure. So does the insurance industry know what-

Jane Ruby:

Yeah.

Edward Dowd:

... I know?

Jane Ruby:

Yeah.

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Edward Dowd: What's interesting is my, um, f-, uh, partner, Josh Stirling, he worked on Wall Street as an insurance analyst for Sanford Bernstein, he was anonymous for a little bit but he's come forward. We sent out letters to a 100 CEOs in April of this year and we invited them to a call with the doctors who had a different narrative and we pointed out to them some of the CDC data that we discovered early on which has been confirmed by the Society of Actuaries in August. We only got about 25 people on the call, no CEOs came, they sent some of their lower echelons along-

Jane Ruby: Hmm.

Edward Dowd: ... and, uh, we had a chat. Of that, there's about five or six people now that are working with Josh anonymously to bring this issue into the forefront. The problem is there's still a lot of denial going on. You have to remember, a lot of these insurance executives mandated it for their employees and can't even put their, wrap their minds around that this would be as devastating as it is. So they're blaming... Th-, at first they were blaming COVID, now COVID's over 'cause of Omicron, now they're blaming long COVID, but some companies are starting to take note and there is some action underneath, uh, the scenes but unfortunately not enough and not quick enough for us. Lincoln Financial, uh, reported a really devastating charge, they had to take on what's called universal life. What happened was this is a policy, it's not like whole life or term life, you get to, um, cancel it if you want to, um, depending upon how healthy you are and whether or not you've accumulated-

Jane Ruby: Mm.

Edward Dowd: ... enough wealth. These are big policies. What's going on is the lapse rate which, uh, Lincoln Financial calculated, um, uh, uh, you know, over historical periods plummeted. So that means people are extending their life insurance policies which is bad for Lincoln Financial financially. And why are they doing that? Well, they're probably not getting sick or disabled, so, um, uh, you know, uh, morbidity leads mortality as you know. So people are becoming sick, saying, "Ruh-roh, I'm not canceling this, I got cancer, I got something-

Jane Ruby: Mm.

Edward Dowd: ... I got a heart issue." And so, so this leads mortality. So disabilities we're finding lead mortality and so Lincoln Financial just took a big hit on this. They didn't blame COVID, uh, and they didn't... Uh... I don't know what they blamed but they certainly didn't blame the vaccines. And so what's going on is the insurance industry is mispricing all their risk right now because they think as a group that, uh, excess mortality and excess claims are gonna trend back towards normal over the next several quarters-

Jane Ruby: Mm.

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Edward Dowd: ... that's not happening.

Jane Ruby: Mm-hmm.

Edward Dowd: It's not happening.

Jane Ruby: Mm-hmm. Wow. They're gonna be in for a bit of a surprise. So they were hoodwinked a little bit too in this whole, um, you know, ma... I call it the global mass genocide operation. Um... L- let's... Going back go the book a little bit, let's talk about this, sort of the, um, elephant in the room for celebrities. I mean, they're... You highlight celebrity deaths and these, and the athletes, and of course we are, are pretty much aware of what happened to the NFL player on Sunday, Damaro Hamlin, collapsing. We don't, we don't know for sure but I'm speculating that he probably was jabbed because the NFL really shamed publicly those who didn't wanna take or sought exemptions, uh, and we didn't hear anything about Damaro Hamlin, uh, tryna get out of it. So i-, you know, it's a fair assumption, I'm... It's my own assumption. But celebrities, young athletes, the numbers are off the charts in... Tell us about that in terms of 2021 compared to other years where athletes died.

Edward Dowd: Sure. So I... The book tries to highlight the human face of this-

Jane Ruby: Yeah.

Edward Dowd: ... and then we get into the metadata. And, you know, as a guy that looks at metadata, every one of those, um, numbers represents a human, uh, life and it's really devastating. And we try in the book to start with the sudden athletic deaths because that's what really got me interested in this journey and... 'Cause we never see... A- anecdotally I knew that this was not normal, that's what got me curious about this new trend. So it's in the book and there's some math around this. So-

Jane Ruby: Mm.

Edward Dowd: ... there's this often cited study called the Lausanne study, now it's not comprehensive but it's as comprehensive a- as we're gonna get. And they documented a 1,101 deaths over 38 years, sudden athletic deaths a-, under age 35 on or close to the field. And if you, uh, divide that by 38 that's, average is about 29 a year, okay? So what have we experienced since 2021? We'd be lucky to have a month with just 29 sudden athletic deaths. It... In, uh, in, in, uh, I think November we had over a 100, in December of 2021 we had 90 and ne-, e-... The tally continues. So this is not normal and it's, it's true. First, is true, and is it normal? No. So we establish that, and you see all these celebrities with these strange ailments and dropping on stage. This is not... This is something that didn't happen before, I'm-

Jane Ruby: True.

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Edward Dowd: ... just sorry.

Jane Ruby: Mm-hmm.

Edward Dowd: Then when you roll it up to my metadata, that's the story a-, that the numbers are the numbers. So when you talk about the, uh, NFL player Monday my public comment is I don't comment on individual cases but I do comment on metadata and the metadata suggests that something is going on across the country and the globe that's causing sudden cardiac arrest in lots of, uh, s-, uh, supposedly the su-, the supremest and fittest amongst us, you know. Just imagine what's going on with those who are not supreme, fit athletes and you, you can guess what, we're I'm going with that, it's worse.

Jane Ruby: Sure. Absolutely. And you also talk about the European data, the all-cause mortality. Um... Uh... Do you have corollaries over there? Uh... Cohorts? Are they seeing their own all-cause either in their athletes? We- we've heard about their athletes for months now. Are they seeing it or are they pulling back?

Edward Dowd: Well, we saw in Europe, uh, early on, soccer ap-, uh, appears to be one of the most cardiac, cardio intensive sports I've been told. I-... You run the whole game, you never stop, and you just keep going, going, going. So we saw a lot of, uh, deaths, uh, last year in 2021, uh, on, in Europe first before it came over here to the US, but it's going on al-, it's going on globally. The Eu-, the European data basically tells one story, there was makeshift from old to young across all countries-

Jane Ruby: I see.

Edward Dowd: ... in terms of excess mortality. That's the, that's the story, uh, that we see. Then, then if you wanna talk about the UK, there's a smoking gun we found because they provided that vaccine data which a lot of countries didn't. So there is a smoking gun with children, uh, in the UK and, uh, they're, the U... The children of the UK were not vaccinated until November of 2021, that's when they were, uh, the vaccine was available for them. Uh... Curiously enough, we examined age groups one through 14 in the UK and their excess mortality actually declined during, uh, 2020 and 2021. Why? Well, um, lockdowns, uh, and, uh, remote schooling caused, uh, less activity. And the biggest cause of deaths in that age group is usually accidental.

Jane Ruby: Mm.

Edward Dowd: So-

Jane Ruby: Correct.

Edward Dowd: ... so, so less activity caused their excess mortality to drop during 2020 and 2021 until, uh, October, November of 2021 in the UK-

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Jane Ruby: Mm.

Edward Dowd: ... mysteriously and suddenly when vaccines were introduced, introduced the excess mortality started to rise. It was still negative, but it started to go back up. So the slope was like this and then vaccines come and it goes like that. So that's a smoking gun. And now as more and more data comes in, I mean, uh, you can look on our website, you can, you can look at different age groups and you can, you can find this to be true across a, a number of different countries.

Jane Ruby: Yeah. You've really done a nice job on the website. Can you remind me of the website so folks... We're gonna post it also in the show notes, but, um, tell us what the website is with all that great information.

Edward Dowd: So you go to phinancetechnologies.com, it's, and, and we... The F is re-, is P-H. So it's-

Jane Ruby: P-H.

Edward Dowd: ... it's a play on the golden ratio, phi. So phinancetechnologies.com, P-H-I-N-A-N-C-E technologies. And then there's a tab called the Humanity Project which has all our studies, um, with all the different disabilities data for the US, the excess mortality for the UK, Europe. Uh... We did Australia and we did the US and we're gonna do Canada next. And we've done Germany as well.

Jane Ruby: Well, I'm, I'm curious since we're x-USA talking right now, what about Israel? I mean, they seem to have signed a contract for an exclusive Pfizer... You know, they called it the Petri dish and they, they think Albert Bourla is a hero. They're, they've given him their highest humanitarian award, the Genesis Award. Uh... Israel's like up to like four or five boosters, what, what are the stats looking like for them?

Edward Dowd: So there's been studies done by other people that suggest Israel, uh, data is horrendous. Um, I, I can't remember why, I think I was on a conference call with my partners, there might be an issue with the mortality data in Israel that's why we haven't done it. But-

Jane Ruby: Mm.

Edward Dowd: ... I'm sure that's gonna be a country we're gonna look at as soon as we figure out what g-, uh, what the data issue is. But-

Jane Ruby: Yeah.

Edward Dowd: ... th- the bottom line is th-, other people have done work on Israel and it's a disaster. Dr Jessica Rose is an interesting, you know... She, she's-

Jane Ruby: Yes. We've talked to her.

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Edward Dowd: ... done a lot of work.

Jane Ruby: Yep. Absolutely. And, um, is, it's gonna... Not, not only is it a Petri dish but it's gonna be statistical actuarial kind of treasure trove, I w-, I would think, when... But they're probably hiding some of it, who knows? That's just me. Um... Back to s... You, you've had a lot of access, it sounds like, to, to congressional members especially Senator Ron Johnson who has been most visible in his hearings, uh, but, but ha-, do you feel like you're getting through? I mean, I don't see anything happening beyond hearings and I'm concerned because we're losing our military... Uh... I talked to Lieutenant Colonel Theresa Long countless times for the last year and half. Uh... We're, we're, we're really... Our readiness is damaged. So do you think they're... Why are they just letting this go on? Our military are dying, uh, you know, the fighter pilots are grounded. Um... Why can't they just shut down the pharma and, and the-, and these federal agencies and get them to come to the table and show all their paperwork and talk about why they're violating their own regulations?

Edward Dowd: So the problem is this, most of the politicians are bought and paid for by the lobbyists except Senator Ron Johnson and several others. So their frustration is the fact they can't convince, um, some of their own party members of what's going on because they're, they're just unaware. But the good news is the work that you're doing, everyone's doing, what I'm doing, and, and with the reason I published the book is to wake up the marginal mind and I don't know if you saw the Rasmussen poll but-

Jane Ruby: Yes.

Edward Dowd: ... it seems like we're, we're breaking through to the public. And once we get to a critical mass, the politicians will flip, they'll have to. Once-

Jane Ruby: Okay.

Edward Dowd: ... the majority of the population figures out they're just th-, potentially been poisoned, uh, things change. And we don't need the regulators to save us 'cause they're in on it unfortunately. So we, we the people have to save us, that's th... I call it the marginal mind, flip a marginal mind, get, get someone to see the truth. And, you know, this isn't about party, this isn't about democrats or, or, or republicans, this is, this is about, uh, team humanity and preventing, uh, a global tragedy from continuing.

Jane Ruby: Yeah. I know you've talked a lot about... I mean, I did that Rasmussen poll, I thought that was great. That's 40-something percent of awareness at a time even that's in spite of the mainstream media train doing everything they can with great power to bury it. Um... So I, I think that's really, uh, it's really very hopeful. And you talk a lot about hope going forward and not to be afraid and to prepare for a rough, uh, five to 10 years, but that we will get through this. So I didn't wanna, know if you wanted to say a few words about that.

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Edward Dowd: Absolutely. So, you know, look, I did not get the vaccine, but unfortunately I'm divorced and, uh, my children got the first dose and my ex-wife-

Jane Ruby: Ugh.

Edward Dowd: ... got the first dose.

Jane Ruby: Sorry.

Edward Dowd: But the good news is that they're not getting any more, they're listening to me.

Jane Ruby: Good.

Edward Dowd: And the, the other good news is, if you c-, if you did get a vaccine it's not necessarily, um... You don't necessarily have a ticking time bomb in you because a lot of these doses were administered improperly, storage is an issue. They, if they left it out on the counter too long, it degraded, so you just got a goop in your arm, uh, they didn't shake the vials. There's a lot of, there's a lot of reason to be hopeful. And secondly, even if you, even if you, um, are worried, there are now protocols, uh, to, um, treat vaccines and detoxify you and flccc.com is one of the places to do that. I'm not affiliated with that, but-

Jane Ruby: Yeah.

Edward Dowd: ... I trust these guys, it's Dr Pierre Kory and others.

Jane Ruby: Yep.

Edward Dowd: So-

Jane Ruby: Excellent, excellent. Yeah.

Edward Dowd: ... don't get... Yeah. Don't get in fear. Uh... Fear is the mind killer. And once you get in fear, it can actually affect your health outcome. So I don't want people freaking out, if you're feeling fine, you probably are. But, you know, look at, look at, look at protocols to maybe detoxify yourself. And then secondly, we got a, we got a rough sled economically coming in the next five to 10 years, hopefully only five. Don't live in fear, um, we're gonna get through this. As, as long as you keep your, your head and your mind centered and don't get depressed or anxious, you'll come through this. And it's also opportunities, uh, everywhere in, in times of great, uh, trial and those who freak out are the ones who we have to worry about because they're gonna be desperate and we're not gonna be desperate, we're gonna have hope and we're gonna be part of the change that's coming, new Renaissance coming, because you cannot get away with this kind of, uh, situation without exposing the whole fraud and corruption that I've been seeing since the Great Financial Crisis. I think this is gonna blow everything wide open.

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Jane Ruby: Yeah. Absolutely right, and we don't know the extent to how God designed the human body and how much it can overcome under the right circumstances and bring people back from these shots. Edward, I wanted to, um... Before we get to where to fin the book, I wanted to ask you a q... I, I did read the book, um, thank you for sending it. Um... Took me little bit less than two days, speed reading. Um... But one of the things that caught my eye was at the very, um, end of the book, actually, in the compendium, there's a, there's a document that, that really piqued my interest. It's the Malone Doctrine and it's, it's actually got some tenants in it that I highly subscribe to. Um... What conf-... Like let me just share some of them, I'm sure you know what they are because you put them in the book. "Establish, um, open exchange of information," "Foster rigorous open debate and scrutiny," "Stand in opposition to censorship," "Deny no person the right to challenge, debate, petition, redress, examine or protest..."

Um... Dr Robert Malone has sued me for \$25 million for defamation for what he says in his complaint is insulting words, and I'm confu-, little confused about how to reconcile that with a document that he and his wife signed and it is, it's in, it's in your book. Is it, was it your understanding that he's not suing people on our side or what are your thoughts about that?

Edward Dowd: I, I, I have no idea what he's been doing with his own personal business. Uh... The the Malone Doctrine was presented to him when he came to Maui by four, the four authors myself-

Jane Ruby: Ah.

Edward Dowd: ... uh, Tom, Tom Lewis, Barry O'Keefe and Andrew Aken. We're the, uh, architects of the Malone Doctrine, we gave it to him because he had a name in the, uh, movement an, uh, he signed it and I, I... You know, I, I, I can't comment on what he's doing but what I can say is, um, Malone Doctrine was the genesis of four individuals on Maui who wanted to establish, uh, integrity as to [inaudible 00:49:15]. It's a, it's a, it's a declaration of independence from institutions that don't have integrity.

Jane Ruby: And I-

Edward Dowd: It's that simple.

Jane Ruby: ... I stand with it. I mean, I... (laughs) I stand with it. I just, I think it should be maybe possibly renamed, um-

Edward Dowd: (laughs)

Jane Ruby: ... and maybe the, maybe the Breggins agree with me because he's suing them too. Um... I wanted to... My producer said there's a, there's a website I wanted to ask you about. It's, it's called the Malone Institute and we weren't sure if it

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was real or not but we saw that Dr Malone did, uh, talk about it on his verified Twitter, um, and you're a board member. I wanted to know, is that a real organization and what can we expect going forward-

Edward Dowd: Uh...

Jane Ruby: ... on it?

Edward Dowd: Yeah. It's a, it's, it's a real organization, I don't think there's any money there because I have not had a board meeting-

Jane Ruby: Mm-hmm.

Edward Dowd: ... yet, so... Uh... I joined it in I think November or October of 2021.

Jane Ruby: I see. Of '21. Um... It says on the website they're about to, they wa... They're applied to be a 501, uh, but they're not and they are soliciting funds. So I didn't know if it was up and running or what is was because it's kind of in black and white. Uh... You're, you're one of the three board members I think, so I wanted to make sure it was real (laughs) before I-

Edward Dowd: No, it's real.

Jane Ruby: ... asked about it.

Edward Dowd: It's, it's real but I d-, I don't believe there's any monies there yet because I haven't, I haven't had a meeting with them yet about it.

Jane Ruby: What, what is the mission? Do you know?

Edward Dowd: Uh... Th- the mission is I think two-fold. It's to promote the Malone Doctrine and also medical integrity.

Jane Ruby: Okay. Okay. Um... I was a little confused by the Malone Doctrine but we'll, we'll, we'll work on that, um, later. Um... Edward I d-, I wanted to a-, uh, ask you to just tell the folks how th-, how they can get the book, Cause Unknown, it's great book, um, it's a really easy read and I don't know if you wanna say a few words about News You Missed that section of the book, 'cause there's a, there's a reason why we're not, you know, getting ahead of this thing more quickly with the mainstream media blocking everything. Any words about that and where they can find the book?

Edward Dowd: Yeah. You can find the book on Amazon, uh, you can also go my personal website theyliedpeopledied.com.

Jane Ruby: Yeah.

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Edward Dowd: Um... And, uh, you can follow me on Gettr at Edward Dowd and/or twitter @DowdEdward. Uh... The, the, uh, um... What was your second question? I'm... I just lost my-

Jane Ruby: Well-

Edward Dowd: ... train of thought.

Jane Ruby: ... you, where, where they found the book is great, so they can, they can do that. And the website, theyliedpeopledied, that's an addition to finance technology-

Edward Dowd: Yes.

Jane Ruby: ... website. I wanna-

Edward Dowd: Yes.

Jane Ruby: ... make sure people know that. And-

Edward Dowd: Yes.

Jane Ruby: Oh, the News, News You May Have Missed. There was a whole section in the book that I thought was fascinating, of all these news stories and nothing ever came of it and they're serious news stories. We're gonna flash... 'Cause it's one of the pieces, um, that you sent, thank you so much, News You Missed. There's a great shot of that. So while we're scrolling on that, those news stories about people who died from the shots but it didn't go anywhere.

Edward Dowd: Yeah. So as you know, one way to suppress real information but say you, you put it out there is to put out a story but not promote it.

Jane Ruby: Mm.

Edward Dowd: So a lot of the-

Jane Ruby: Okay.

Edward Dowd: ... a lot of the news that you missed is real news from real sources, uh, but they just don't highlight it and they don't push it on the social media platform. So for instance, um, lots of people s-, to this day don't know that Pfizer and the FDA together wanted to hide the clinical trial data for 75 years. You'd be surprised the number of people who don't know that. Those of us in the, in the echo chamber, the red meat crowd, we all know that.

Jane Ruby: Correct.

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Edward Dowd: You'd be surprised. So that's... We picked stories that lots of people should have seen that we all saw but they didn't.

Jane Ruby: Thank you so much Edward Dowd. To me, you're an American hero. I've, uh... Really love your work and I hope people will follow you and I hope they'll take that work and continue to wake other people up in this nightmare that we seem to be living through. I'm positive I-, and hopeful like you are, we're gonna live through it. So thank you so much for being with me today, really loved having you.

Edward Dowd: Dr Jane, thank you so much for having me on and, uh, I just hope, uh, to echo what you just said. There is hope, don't, don't live in fear.

Jane Ruby: Yeah. I love your positive take on that and it keeps me, it kinda keeps me going. So thank you again, and we'll see you, hopefully, soon.

Edward Dowd: Thank you. Take care.

Jane Ruby: You too. Have a great day. Well, that's it for this segment of the Dr Jane Ruby Show. Don't go away because we'll be back in a few minutes with some parting words. Hi everyone, Dr Jane Ruby here. Many of you know that I promote products that I believe in and have vetted, but I also promote products that I use myself. I wanna introduce you to Cardio Miracle, the world's best nitric oxide supplement. I'm getting reports from not only the general public but from experts like Dr Kevin Stillwagon, a frequent guest on the Dr Jane Ruby Show. He's a treating doctor and experienced commercial airline captain and he's reporting that Cardio Miracle is making a difference in reducing the symptoms in the jabbed, protecting people from the effects of the micro-clotting caused by spiked proteins. It's delicious and I mix the scoop, once scoop in eight ounces of water twice a day. For those of you who've taken the jab and are concerned about your cardiac and circulatory health, my conversations with Dr Kevin Stillwagon and Josh Yoder from US Freedom Fighters in an upcoming interview in the Dr Jane Ruby Show will show you them describing the benefits and the reports they're getting. So check it out at mypowerheart.com. Learn more and try it for yourself. That's Cardio Miracle at mypowerheart.com. Enjoy.

According to Dr Mark Rosenberg, physician and army vet, the immune system doesn't just keep us healthy and safe, it's literally the master switch for our energy, our clarity and mobility. So if you're feeling tired, achy or worn down, there's a good chance that your immune system needs support. Immunity has been the perfect back door for trying to take away our freedoms but now Dr Rosenberg's number one suggestion for supporting your immunity this winter and all the time is BioShield MD with seven potent flavanoids to deliver targeted immune support by boosting your natural energy levels, improving your mental clarity and mood, and help you experience real joint comfort. Click on the link or go to biomd.info/jane to check it out now.

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